

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-222**

ANSWERED ON TUESDAY, FEBRUARY 4, 2025/MAGHA 15, 1946 (SAKA)

**GOLD LOAN NPA**

222. SHRI RAMJI LAL SUMAN  
SHRI JAVED ALI KHAN

Will the Minister of FINANCE be pleased to state:-

- (a) whether 30 per cent jump in gold loan NPA has been reported during April-June quarter of 2024-25 as per the data of RBI;
- (b) if so, the details thereof, bank-wise and Non Banking Financial Company (NBFC)-wise;
- (c) whether commercial banks have reported 62 per cent rise in gold loan NPS to ₹2,445 crore by June 2024 from ₹1,513 crore in March, 2024; and
- (d) if so, the details thereof, bank-wise?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): No Sir. The gross non-performing assets (GNPAs) pertaining to gold loan in Scheduled Commercial Banks (SCBs) and Upper and Middle-Layer Non-Banking Financial Companies (NBFCs) have increased by 18.14% from March 2024 to June 2024.

(c) and (d): No Sir. The gross GNPAs pertaining to gold loan in SCBs have increased by 21.03% from March 2024 to June 2024.

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